



FIRST MORTGAGE LOAN PAYMENT OPTIONS

Please call Kinecta Federal Credit Union's Member Contact Center at 800.854.9846 if you have any questions or concerns.

Internal Transfers between Kinecta Accounts

Recurring Transfer:

- You may request to have your Mortgage Loan automatically paid each month by withdrawing the funds directly from a Kinecta share (checking or savings) account.
- You may set up a Recurring Transfer request during the mortgage closing process. Ask your Mortgage Loan Counselor how.
- You may request that the payment be made on any day between the 1st and 10th.
- You may also complete a First Mortgage Loan Payment Transfer Authorization form (the form is available at Kinecta.org) and submit the completed form to any Kinecta Member Service Center, fax it to us at 310.536.9239, or mail to:

Kinecta Federal Credit Union
Attn: Mortgage Loan Servicing CU/77
1440 Rosecrans Avenue
Manhattan Beach, CA 90266

- Allow up to one payment cycle to confirm that Kinecta Auto – Pay has taken effect.

Online Banking / Member Contact Center Transfer:

- You may transfer funds from a Kinecta share account to your Mortgage Loan through your Kinecta Online Banking account at www.Kinecta.org or by speaking with a Member Contact Center representative at 800.854.9846.

Transfers from another Financial Institution to Kinecta

Online Bill Payment:

- Stop worrying about writing and mailing a check each month by setting up a recurring bill payment.
- Log into your other financial institution's online banking account.
- Select the option to add a new payee account or bill payment.
- Set it up to be recurring; be sure to allow at least 7 business days between the date of your transfer and your mortgage payment date.
- Provide your Mortgage Loan number as the *Account Number*.
- Provide the below listed payee and address:

Kinecta Federal Credit Union
1440 Rosecrans Avenue
Manhattan Beach, CA 90266

Direct Transfer of Funds:

- You may pay your Mortgage Loan payment by ACH by completing a few easy steps.
- Step 1: Set up a *Recurring Transfer* to automatically transfer the payment from your Kinecta share checking or savings account to your Mortgage Loan (refer to the above listed *Recurring Transfer* instructions.)
- Step 2: Log into your online banking account at your other financial institution.
- Step 3: Set up a bank to bank transfer to your Kinecta checking or savings share account. You will need the Kinecta routing number (which is 322278073) and your full Kinecta share account number (the account number can be provided by your Mortgage Loan Counselor during the mortgage application process).
- Step 4: Verify that the ACH transaction is sent at least 3 business days before your Mortgage Loan payment is scheduled to be withdrawn from your share checking or savings account.
- Step 5: Allow up to one payment cycle to confirm that Kinecta Auto – Pay has taken effect.



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Other Payment Options

Kinecta Member Service Center:

- A Mortgage Loan payment may be made in person at any Kinecta Member Service Center.

U.S. Mail:

- Upon receipt of your Mortgage Loan statement, you may mail your payment stub and a check or money order to:

Kinecta Federal Credit Union
P.O. Box 60032
City of Industry, CA 91716-0032

- Be sure to write your Mortgage Loan number on the check or money order.